

Information to identify the case:

Debtor 1	<u>Karen Markey</u>	Social Security number or ITIN	xxx-xx-1062
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-13759-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen Markey

6/19/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Karen Markey
DebtorCase No. 20-13759-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 42

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Karen Markey, 2325 Hooper Ave, Brick, NJ 08723-6619
 cr +Global lending services llc, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 518747852 AES/NJHESAA, PO Box, 61047, Harrisburg, PA 17106
 518747854 +AllianceOne Receivables Management, 6565 Kimball Drive, Suite 200,
 Gig Harbor, WA 98335-1206
 518747853 +AllianceOne Receivables Management, 2419 Spy Run Ave, Fort Wayne, IN 46805-3200
 518747858 Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
 518747869 +Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
 518747874 +Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 518747875 +Halsted Financial Services LLC, PO Box 828, Skokie, IL 60076-0828
 518747877 +KIA Motors Finance, PO Box 629027, El Dorado Hills, CA 95762-9027
 518747883 +LVNV Funding, Attn: Asset Recovery Solutions LLC, 2200 E Devon Avenue, Suite 200,
 Des Plaines, IL 60018-4501
 518747884 +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
 518747889 +NJ E-Zpass Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
 518747888 +Nikunj Mehta MD PA, 9 Mule Rd, Suite 14E, Toms River, NJ 08755-5053
 518747894 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 518747896 +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032
 518747901 +RPM, 20818 44TH Ave, Suite 140, Lynnwood, WA 98036-7709
 518747900 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
 518747902 +Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914
 518747903 +Selip & Stylianou, PO Box 366, Woodbury, NY 11797-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518747855 +EDI: CAPIO.COM Jun 20 2020 05:18:00 AssetCare, 2222 Texoma Pkwy Ste 180,
 Sherman, TX 75090-2484
 518747856 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Jun 20 2020 02:21:00
 Bayshore Community Hospital, 727 North Beers Street, Holmdel, NJ 07733-1598
 518747857 +EDI: CAPIO.COM Jun 20 2020 05:18:00 Capiro Partners, 2222 Texoma Parkway Suite 150,
 Sherman, TX 75090-2481
 518747861 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 20 2020 02:19:58
 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
 518747863 EDI: WFNBN.COM Jun 20 2020 05:18:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 518747867 +E-mail/Text: kzoepfel@credit-control.com Jun 20 2020 02:20:17 Credit CONTROL,
 5757 Phantom Dr, Suite 330, Hazelwood, MO 63042-2429
 518747865 +EDI: CCS.COM Jun 20 2020 05:18:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 518747870 +EDI: FSAE.COM Jun 20 2020 05:18:00 First Source Advantage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 518747871 +E-mail/Text: bankruptcy@flagshipcredit.com Jun 20 2020 02:20:34 Flagship Credit Acceptance,
 3 Christy Dr, Ste 201, Chadds Ford, PA 19317-9670
 518747872 E-mail/Text: bankruptcy@glslc.com Jun 20 2020 02:18:41 Global Lending Service,
 1200 Brookfield Blvd Ste, Greenville, SC 29607
 518747876 +EDI: JEFFERSONCAP.COM Jun 20 2020 05:18:00 Jefferson Capital Systems, PO Box 17210,
 Golden, CO 80402-6020
 518747878 E-mail/Text: bncnotices@becket-lee.com Jun 20 2020 02:19:10 Kohls, PO Box 2893,
 Milwaukee, WI 53201-2983
 518747880 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 02:16:26 LVNV Funding,
 PO Box 1269, Greenville, SC 29602-1269
 518747879 E-mail/Text: bankruptcies@libertymutual.com Jun 20 2020 02:20:10 Liberty Mutual,
 9450 Seward Road, Fairfield, OH 45014-5456
 518747891 E-mail/Text: info@phoenixfinancialsvcs.com Jun 20 2020 02:18:47 Phoenix Financial Services,
 PO Box 361450, Indianapolis, IN 46236-1450
 518747893 EDI: PRA.COM Jun 20 2020 05:18:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541
 518749025 +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518747906 +EDI: VERIZONCOMB.COM Jun 20 2020 05:18:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 518747907 +EDI: VERIZONCOMB.COM Jun 20 2020 05:18:00 Verizon Wireless, PO Box 650051,
 Dallas, TX 75265-0051
 518747908 +E-mail/Text: edinkel@vikingservice.com Jun 20 2020 02:21:39 Viking Client Services,
 7500 Office Ridge Circle, Eden Prairie, MN 55344-3783

TOTAL: 22

District/off: 0312-3

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Total Noticed: 42

Date Rcvd: Jun 19, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518747859* Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
518747860* Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
518747862* +Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
518747864* Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
518747868* +Credit CONTROL, 5757 Phantom Dr, Suite 330, Hazelwood, MO 63042-2429
518747866* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518747873* ++GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583
(address filed with court: Global Lending Service, 1200 Brookfield Blvd Ste,
Greenville, SC 29607)
518747881* +LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
518747882* +LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
518747885* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
518747886* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
518747887* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
518747890* +NJ E-Zpass Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
518747892* ++PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450
(address filed with court: Phoenix Financial Services, PO Box 361450,
Indianapolis, IN 46236-1450)
518747895* +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518747897* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032
518747898* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032
518747899* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032
518747904* +Selip & Stylianou, PO Box 366, Woodbury, NY 11797-0366
518747905* +Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914

TOTALS: 0, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Karen Markey cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5